

Exhibit 3

Settlement Statement

Transactions without Sellers

U.S. Department of Housing
and Urban Development

OMB Approval No. 2502-0491

Name & Address of Borrower: FLORA GASKIN 3408 22ND STREET, NORTHPOR, AL 35476-3743	Name & Address of Lender: COMMUNITY BANK OF NORTHERN VIRGINIA 11000 Broken Land Pkwy. 3rd Floor Columbia, MD 21044
Property Location: (If different from address) 3408 22ND STREET NORTHPOR, AL 35476-3743	Settlement Agent: PARAMOUNT TITLE
Loan Number: ESKP25838	Place of Settlement: 1534 14TH STREET NW, WASHINGTON, DC 20009
	Settlement Date: Disbursement Date: August 8, 2001 August 14, 2001
L. SETTLEMENT CHARGES	
M. DISBURSEMENT TO OTHERS	
800. Items Payable in Connection with Loan	1501. AMEX 11,064.00
801. Loan origination fee to COMMUNITY BANK OF NORTHERN VIRGINIA 3,129.00	
802. Loan discount to	1502. MBNA AMERICA 3,770.00
803. Appraisal fee to NATIONWIDE APPRAISALS (POC/BORR \$240.00)	
804. Credit report to	1503. LOWES/MCCBG 773.00
805. Application Fee CBNV to COMMUNITY BANK OF NORTHERN VIRG 275.00	
806. Mortgage insurance application fee to	1504. AMERICAN GENERAL FINAN 593.00
807.	
808.	1505. LERNERS 214.00
809.	
810. Underwriting Fee CBNV to COMMUNITY BANK OF NORTHERN VIRGINIA 295.00	1506. PARISIAN 293.00
811. Lender\Document Review Fee Community Bank of Northern Virginia to CO 150.00	
900. Items Required by Lender to be Paid in Advance	1507.
901.	
902. Mortgage insurance premium for months to	1508.
903.	
904.	1509.
1000. Reserves Deposited with Lender	1510.
1001. Hazard insurance mos. @ \$ per mo.	1511.
1002. Mortgage insurance mos. @ \$ per mo.	
1003. City property taxes mos. @ \$ per mo.	1512.
1004. Cnty. property taxes mos. @ \$ per mo.	
1005. Annual assessments mos. @ \$ per mo.	1513.
1006.	
1007.	1514.
1008.	
1009.	1515.
1100. Title Charges	
1101. Settlement or closing fee to PARAMOUNT TITLE 50.00	1520 TOTAL DISBURSED (Enter on line 1603) 16,707.00
1102. Abstract or title search to PARAMOUNT TITLE 260.00	
1103. Title examination to PARAMOUNT TITLE 675.00	
1104. Title insurance binder to	
1105. Document preparation to PARAMOUNT TITLE 175.00	
1106. Notary fees to	
1107. Attorneys' fees to (includes above item numbers)	
1108. Title insurance to (includes above item numbers)	
1109. Lender's coverage \$	
1110. Owners Coverage \$	
1111.	
1112.	
1113.	
1200. Government Recording and Transfer Charges	
1201. Recording Fees to CLERK OF THE COURT 58.00	1602. Minus Total Settlement Charges (line 1400) 5,112.00
1202. MORTGAGE TAX to CLERK OF THE COURT 45.00	1603. Minus Total Disbursements to Others (line 1520) 16,707.00
1203.	
1204.	
1205.	
1300 Additional Settlement Charges	
1301. Survey to	
1302. Pest inspection to	
1303.	
1304.	
1305.	
1306.	
1307.	
1400 Total Settlement Charges (enter on line 1602)	5,112.00
N. NET SETTLEMENT	
1600. Loan Amount 30,000.00	
1601. Plus Cash/Check from Borrower	
1602. Minus Total Settlement Charges (line 1400) 5,112.00	
1603. Minus Total Disbursements to Others (line 1520) 16,707.00	
1604. Equals Disbursements to Borrower (after expiration of any applicable rescission period required by law) 8,181.00	
Borrower(s) Signature(s)	
x <i>Flora Gaskin</i>	
FLORA GASKIN	
X _____	